



Shopping on a Budget

Session Overview

In this session, participants will learn ways to save money when purchasing food. An educator will provide tips to help participants before going to the store, at the store and when at home.

Participants will practice using grocery store circulars to identify sale items, coupons and other ways to save money on healthy foods. The group will discuss how to effectively use foods that are less expensive when purchased in bulk and share their personal shopping tips.

Target Audience: English and Spanish speaking adults

Group Size: 5-30 participants

Time Needed: 30-45 minutes

Behavioral Objectives:

After the session participants will be able to:

1. List three shopping tips that can help families buy more nutritious foods for less money.
2. Name two benefits of using a grocery store circular.
3. Describe how to effectively use foods that are less expensive when purchased in bulk quantities.

Key Message:

By making a list and applying practical shopping tips, families can prepare healthy meals on a limited budget.

Materials Needed for Session:

- Primary handouts: USDA tip sheet: *Eating Better on a Budget*, USDA MyPlate *Create a Grocery Game Plan Grocery List*, WIC *Use Unit Prices*¹
- 2 days of planned menus from last class or WIC *Sample Meal Plan* poster²; store circulars
- Presenter only: *Healthy Food Doesn't Have to Cost More* chart
- Optional: WIC posters: *Be a Smart Shopper When Using Coupons* and *Look for Unit Prices on Store Shelves*³

Outline of 45-minute session: *(30 minute session in italics)*

- Welcome & introduction (1 min)
- Activity 1: Are You a Smart Shopper? (2 min) *(2 min)*
- Activity 2: Before You Shop (7 min) *(5 min)*
- Activity 3: Search for Savings (7 min) *(5 min)*
- Activity 4: At the Store (12 min) *(9 min)*
- Activity 5: What to Do at Home (5 min) *(3 min)*
- Activity 6: How to Use Food Bought in Bulk (8 min) *(3 min)*
- Conclusion and Evaluation (3 min) *(2 min)*

Welcome to "Shopping on a Budget" (1 min)

1. Welcome and introduce the class topic *(If teaching this class as a series, review the past class and home activities.)*

Today we will continue our two-part class to help you eat right when money is tight. How many of you think healthy foods cost too much? Today we will talk about tips for shopping on a budget and see that it doesn't have to cost a lot to eat healthy. *(Distribute the handout packet.)*

2. Review the class objectives and the key message.

Activity 1: Are You a Smart Shopper? (2 min)

Here is the *Eating Better on a Budget* handout. As you read down the list, circle each tip you **DO NOT** practice now. How many of you have at least 4 of the tips circled? Let's look more closely at these tips and think about what we need to do before we shop, at the store and when we come home.

Activity 2: Before You Shop (7 min)

1. **Plan Meals – Tip #1:** Look at your meal plans from our last class or at the *Sample Meal Plan* poster. This plan will help you prepare healthy meals and snacks. Think about foods or ingredients that you already have and what you need to buy at the store.
2. **Make a Shopping List – Tip #1:** A list will help you stick to your plan. It will help you save time finding the items you need and save money when you don't buy extra items you don't need. We used the food groups to develop your meal plan. You can organize the shopping list the same way by using the *Grocery List* handout. Some people prefer to organize their shopping list by areas in the store, such as produce, canned goods, frozen foods, etc. Find a way that works for you.

Activity: Write 2 items on your shopping list and the amount you will need based on your meal plan. Did you include enough for the whole week if you are using that food more than once?

3. **Get the Best Price – Tip #2:** Use coupons and look for specials.
 - Check the newspaper, online, store circulars and old receipts for coupons and specials that match your shopping list.
 - Look for “buy one get one free” offers – even when using WIC checks.
 - Save even more by using coupons on sale items; ask the store if they match competitor's coupons.
 - Use a store savings card and buy store brands if they are cheaper.
4. **Eat Before You Shop:** Going to the store hungry can make you want to buy more than you planned.
5. **Decide Where to Shop:**
 - Large or chain store: non-perishable foods may be less expensive
 - Smaller markets: Produce and perishable items may be less expensive

Activity: Tell the person next to you what store you shop at and give them at least 2 reasons you like this store, such as prices, selection, quality of produce, location, etc.

Activity 3: Search for Savings (7 min)

You can find items that are on sale by looking at the grocery store ads and circulars. Look at the store flyer you brought or a sample circular. You can learn what fruits and vegetables are in season and at special prices. There may be coupons or “buy one get one free” and other special deals. Some grocery stores and companies offer coupons or additional savings on their websites.

Activity: Working alone or in groups, use the store flyer and MyPlate to create a dinner for a family of 4 that costs less than \$10 or less than \$2.50 per person. Would anyone like to share their meal idea?

Activity 4: At the Store (12 min)

1. **Use unit prices to find the better buy – Tip #3:** Let's look at the *Be a Smart Shopper – Use Unit Prices* poster. Similar products come in different size packages and cost different amounts. Sometimes this makes it difficult to know which one is lower in cost but using the unit price will help you.

- Look at the yogurt containers on your handout. One is large and the other is small but which is cheaper per ounce?
 - The large container costs \$2.99 but is only 9.3¢ per ounce
 - The small container only costs 85¢ but is 14.2¢ per ounce
 - Which container is the better value? (*Large container*)
 - Look at the cheese products at the bottom of your handout. One is block cheese and the other is grated cheese but which is cheaper per ounce?
 - How much is the 16-ounce package of block cheese? (\$4.59) How much per ounce? (28.7¢)
 - How much is the 8-ounce package of grated cheese? (\$2.89) How much per ounce? (36.1¢)
 - Which package is the better value? (*Block cheese*)
2. **Buy in bulk – Tip #4:** Smart choices are family size or value packs of chicken, steak or fish and larger bags of potatoes and frozen vegetables. We will talk more about this in a few minutes.
 3. **Buy in season – Tip #5:** Buy “in season” fruits and vegetables. They are usually less expensive and at the peak of flavor. Buy only what you can use before it spoils. Other options:
 - Buy canned: Choose vegetables with “low-sodium” or “no salt added” on the label; choose fruit in 100% fruit juice or light syrup. Canned produce lasts longer than fresh and it is a quick way to add fruits and vegetables to meals. (*Corn & Green Chili Salad*)
 - Buy frozen: Choose vegetables without added sauces or butter and frozen fruit without added sugar. They are as good for you as fresh and may cost less.

Activity: Look on page 2 in your cookbook and find the *Seasonal Guide to Fruits and Vegetables*. What fresh fruits and vegetables might be a good buy right now in this season? What fresh fruits and vegetables are available year-round?

4. **Convenience costs...go back to the basics – Tip #6:** Frozen dinners, pre-cut vegetables, instant rice and instant oatmeal will cost more than if you make them yourself.
5. **Easy on your wallet – Tip #7:** Certain foods are typically low-cost options all year round. Try beans (canned or dried), eggs and canned fish for less expensive protein foods, carrots, cabbage, potatoes and canned tomatoes for vegetables and apples, bananas and oranges for fruit.
6. **Make better beverage choices:** Water is the best choice and it is free. Think before you buy sweetened drinks such as soda, energy drinks and sports drinks.
7. **Product placement:** Be aware of the placement of items in the store.
 - Look on lower shelves for better deals. Brand-name companies pay to have their products at eye level to get you to buy them. The same is true for the displays at end of aisles and checkout stand items. Think twice before buying if these items are not on your list or on sale.
 - Look at the expiration date.
 - Try to find foods that will not expire before you use them, especially dairy and other perishable foods.
 - The FDA does not require food companies to place “expired by”, “use by” or “best before” dates on food products. This information is at the discretion of the manufacturer.

Activity: Healthy Food Doesn’t Have to Cost More

Did you know that you can eat healthy without spending a lot of money? Let’s look at a few common items and compare the cost. (*Read each item in the “How Much Does it Cost” column and ask the participants to tell you how much it costs. Then discuss each item in the “May Cost*

Less” column to compare. Refer to the *Healthy Food Doesn’t Have to Cost More* chart for estimated costs.)

How Much Does it Cost?	May Cost Less
Vanilla latte – 16 oz.	Coffee – 16 oz.
Bottle of sweetened tea	Tea – 1 tea bag
Candy bar	Piece of fruit
Chips	Popcorn – 1 cup
Ice Cream – ½ cup scoop, small, fast food	Icy Fruit Pops – homemade (PP! <i>Kids get Cookin’</i> , p. 13)
Bean & cheese burrito – fast food	Bean & cheese burrito – homemade
Whole chicken – fast food	Whole chicken – prepared at home

Activity 5: What to Do at Home (5 min)

Ask a few participants to read the following tips from the *Eating Better on a Budget* handout:

1. Tip #8 – Cook once...eat all week: Batch cooking can save time and money.
2. Tip #9 – Get your creative juices flowing: Use leftovers in new ways.
3. Tip #10 – Eating out: Cook at home more often or go out to lunch instead of dinner and look for “2 for 1” deals.

Activity 6: How to Use Food Bought in Bulk (8 min)

Whether it’s a gift, something on sale or a bag at the food pantry, items in bulk can save you money. You can often divide items into smaller amounts and freeze some for future use. If storage is limited, you can share items and split the costs with a friend. You can also use the items in as many different recipes as possible. Let’s see how creative we can be in finding ways to use large quantities of certain foods.

Activity: I went to the store and food pantry today and came home with 3 pounds of carrots, 5 loaves of bread and 10 cans of fruit. I need your help in finding ways to use these foods.

3 pounds of carrots: Possible answers: Cooked carrots with herbs, glazed carrots, carrot salad, carrot cake, cook and use in recipes (*Chicken and Dumplings* from cookbook), use in soups and casseroles, carrot raisin pancakes, grate into spaghetti sauce, mix with taco meat, add to tossed salads, carrot sticks

5 loaves of bread: Possible answers: Sandwiches, toast, bread pudding, croutons, French toast, grilled cheese sandwiches, strata, “egg in a nest” (WIC cookbook), in place of hamburger and hot dog buns

10 cans of fruit (variety): Possible answers: Dessert, in pancakes or as topping, snack, add to coleslaw or other vegetable salad, add to smoothie, blend as topping for frozen yogurt or low-fat ice cream, cobblers, add to oatmeal or muffins, Breakfast Fruit Cup (*NEOP* recipe)

Conclusion and Evaluation: (3 min)

Be a smart shopper and get more from your food dollar. Take advantage of sale items, coupons, foods sold in bulk and other cost saving tips.

Home activities:

- Use a store circular to find fruits and vegetables on sale and one other healthy item that is a bargain.
- Go to the Champions for Change (www.CaChampionsforChange.net), ChooseMyPlate.gov www.choosemyplate.gov/recipefinder or Eat Fresh www.eatfresh.org website to find a new recipe for a fruit or vegetable that is on sale.

Evaluation:

- Do you have any questions?
- Let's review. (*Distribute evaluation forms or conduct verbally.*)

Shopping on a Budget

After attending this class I feel confident that I can:

	Agree Very Much	Agree	I Am Not Sure	Disagree	Disagree Very Much
1) List three shopping tips that can help families buy more nutritious foods for less money.					
2) Name two benefits of using a grocery store circular.					
3) Describe how to effectively use foods that are less expensive when purchased in bulk quantities.					

Closing:

Thanks for attending the class and I hope you are now able to shop for healthy meals on a budget.

If part of a series of classes:

At our next class, we will talk about label reading. Please bring the labels from the box, bag or container of your favorite food and beverage items to our next meeting.

References:

¹ Be a Smart Shopper – Use Unit Prices - <http://www.cdph.ca.gov/programs/wicworks/Documents/NE/WIC-NE-Heal-SmartShopperComparePrices-Worksheet-WorksheetUnitPricesNeedsflipEnglish.pdf>

² Sample Meal Plan poster - <http://www.cdph.ca.gov/programs/wicworks/Documents/NE/WIC-NE-Heal-WhatsCookingItStartsWithAPlanAndAList-Poster-SampleMealPlan11x15-Englsih.pdf>

³ WIC Posters - *Be a Smart Shopper When Using Coupons* and *Look for Unit Prices on Store Shelves*
<http://www.cdph.ca.gov/programs/wicworks/Pages/WICNEHEALEducationCampaigns.aspx>

For CalFresh information, call 1-877-847-3663. Funded by the USDA SNAP-Ed, an equal opportunity provider and employer. Visit www.CaChampionsForChange.net for healthy tips.

10 tips

Nutrition
Education Series

eating better on a budget



10 tips to help you stretch your food dollars

Get the most for your budget! There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.



5 buy in season

Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch yourself. Take the time to prepare your own—and save!

7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!



10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.



CREATE A GROCERY GAME PLAN

GROCERY LIST

FRUITS

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

GRAINS (BREADS, PASTAS, RICE, CEREALS)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

DAIRY (MILK, YOGURT, CHEESE)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

VEGETABLES

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

PROTEIN FOODS (MEAT, SEAFOOD, BEANS & PEAS, NUTS, EGGS)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

OTHER

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

NOTES:

Be a Smart Shopper – Use Unit Prices

Look for unit prices on store shelves. Here are some examples...



Size Total Price Unit Price



Unit Price



Unit Price



Unit Price



Save money by comparing prices!





Sample Meal Plan

	 Breakfast	 Lunch	 Dinner	 Snacks (for the day)
Monday	cereal milk fruit or juice	peanut butter and jelly sandwich yogurt, celery sticks	baked chicken mashed potatoes broccoli milk	fruit granola bar
Tuesday	bagel yogurt fruit or juice	chicken * salad sandwich fruit, carrot sticks *leftover from Monday's dinner	spaghetti green salad bread milk	popcorn string cheese
Wednesday	oatmeal milk fruit or juice	spaghetti* green salad, fruit milk *leftover from Tuesday's dinner	chicken stir-fry with vegetables, steamed rice ice cream	nuts carrot sticks
Thursday	cereal milk fruit or juice	macaroni and cheese celery sticks, fruit milk	homemade pizza green salad milk, water	fruit crackers
Friday	oatmeal yogurt fruit or juice	tuna fish sandwich carrot sticks fruit milk	vegetable soup roll or crackers frozen yogurt	celery sticks with peanut butter
Saturday	cereal milk fruit or juice	(eat out)	baked pork chop corn, cole slaw bread milk	fruit string cheese
Sunday	scrambled eggs with cheese toast, potatoes, fruit milk, juice		beef tacos with tomatoes, lettuce, onion and cheese beans, rice milk	fruit yogurt